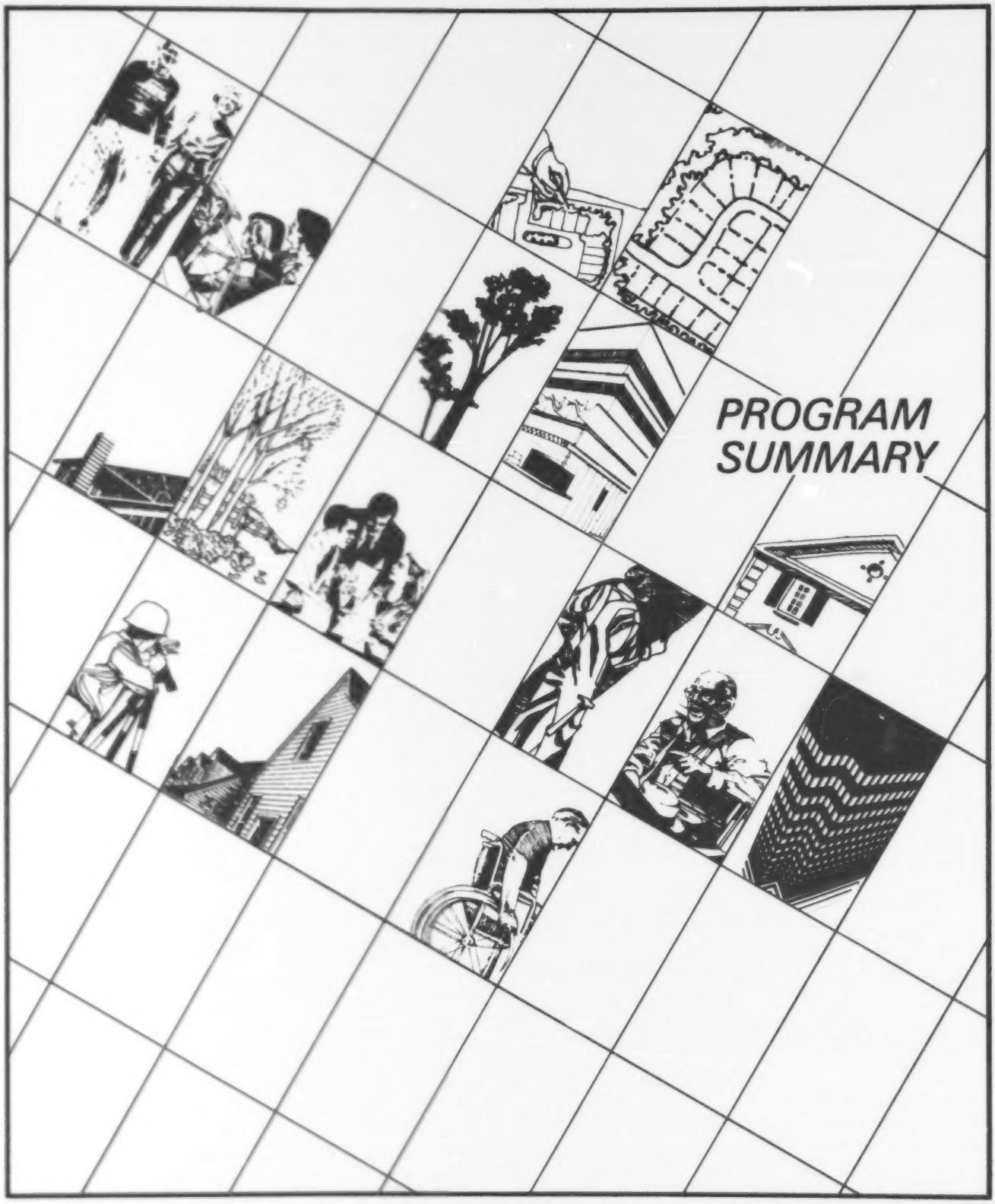

Nova Scotia
Department of
Housing

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INTRODUCTION

The Government of Nova Scotia assists many Nova Scotians to obtain adequate, affordable housing at reasonable cost through the programs carried out by the Nova Scotia Department of Housing.

The Department of Housing was established following the proclamation November 9th, 1983 of Bill 66, an Act respecting Housing. The Department replaces the Nova Scotia Housing Commission, first established in 1932, as government's vehicle to encourage and promote public and private initiative in housing and to make recommendations for improvement of housing conditions.

Nova Scotia has a housing stock comprised of a larger percentage of older homes than most other provinces. The Department of Housing has expanded its level of assistance and its portfolio of housing programs in response to the needs of people on low or fixed incomes to maintain their homes as habitable units. As well, the department has taken the initiative in providing incentives for the construction of new homes.

The programs described in this booklet include only the main features of each one. More detailed information on any of the programs may be obtained from the department's regional offices or from its head office.

It should be noted that the housing programs available in Nova Scotia which are financed and delivered solely by Canada Mortgage and Housing Corporation are not included in this booklet. Inquiries regarding them should be directed to the nearest CMHC office.

NOVA SCOTIA DEPARTMENT OF HOUSING OFFICES

Head Office,
Royal Bank Building,
46 Portland Street,
P.O. Box 815,
Dartmouth, N.S.,
B2Y 3Z3

Telephone 424-4483

Cape Breton Regional Office, **serves** - Cape Breton County
Provincial Building, - Inverness County
Prince Street, - Richmond County
P.O. Box 1267, - Victoria County
Sydney, N.S.,
B1P 6J9

Telephone 539-6450 or toll free 539-9943

Central Regional Office, **serves** - Antigonish County
Maritime Building, - Colchester County
Provost Street, - Cumberland County
P.O. Box 481, - Guysborough County
New Glasgow, N.S. - Pictou County
B2H 5E5

Telephone 755-5065 or toll free - 752-0101

Metro Regional Office, **serves** - Halifax County
Bedford Towers, - Hants County
P.O. Box 280,
Bedford, N.S.,
B4A 2X2

Telephone 835-9995 or toll free - 835-7438/7439

Western Regional Office, **serves** - Annapolis County
Commercial Street, - Digby County
P.O. Box 1000, - Kings County
Middleton, N.S., - Lunenburg County
B0S 1P0 - Shelburne County
- Queens County
- Yarmouth County

Telephone 825-3482 or toll free 825-3483

LEASE PURCHASE HOUSING PROGRAM

RESPONSIBILITY:

Nova Scotia Department of Housing
Canada Mortgage and Housing Corporation

PURPOSE:

To assist low and middle income Nova Scotia families to acquire homes of their own.

ELIGIBILITY:

1. Client

(a) Applicants must have adjusted family incomes less than $23,000. This income level can change throughout the year.

2. Dwelling

(a) Must be single-family dwelling, newly constructed and may be detached, semi-detached or one of a unit of row housing.

(b) House plans, specifications, building lots and any repair work is approved by the Department of Housing in accordance with Canada Mortgage and Housing Corporation's regulations.

FORM OF ASSISTANCE:

(a) Applicant acquires a unit under a Lease Purchase Agreement which allows the tenant to purchase the unit within the first nine (9) years of occupancy at the original capital cost, provided he/she has contributed $1,500.00 consideration in the form of initial contribution or improvement prior to completion of the unit.

(b) No down payment.

(c) Applicant pays 25% of his/her income as rent and is responsible for any on-going maintenance and all utilities. The balance of the required payment will be provided by CMHC. The Department of Housing is responsible for any capital replacement, insurance and taxes.

(d) after purchase of the unit, the tenant must remain in the unit for a further five (5) years in order to qualify for all the appreciated value.

APPLICATION PROCEDURE:

Contact any of the Department of Housing's four Regional Offices.

HOUSING AUTHORITIES

RESPONSIBILITY: Nova Scotia Department of Housing
Canada Mortgage and Housing Corporation, Relevant Municipality

PURPOSE: Housing Authorities are established by Provincial Orders in Council to manage, maintain and administer Federal-Provincial Public Housing Developments.

CONSTITUTION OF MEMBERSHIP: The number of members appointed to a Housing Authority is determined by the size of the portfolio to be administered and the appointments to the Authority are made by the Minister of Housing. Appointees to a local Authority are selected by a nominating committee representing all three levels of government while in the case of a Regional Authority the appointees are selected by the Municipalites involved plus appointees of the Federal and Provincial Governments.

DUTIES: To administer, manage and maintain all Public Housing Projects (Senior Citizen and Family Units) constructed under Sections 40 or 43/44 of the National Housing Act. There are presently 45 Housing Authorities established in the Province administering some 9,200 units of public housing, being comprised of 3,000 Family Units and 6,200 Senior Citizens Units.

FORM OF ASSISTANCE: The operating deficits on Public Housing projects constructed under Section 40 of the National Housing Act are shared 75% by the Federal Government and the remaining 25% is shared between the Province of Nova Scotia and the relevant municipality. On projects constructed under Section 43/44 of the National Housing Act, the operating deficit is shared 50% by the Federal Government and the remaining 50% is shared between the Province of Nova Scotia and the relevant municipality.

PUBLIC HOUSING - FAMILY UNITS

RESPONSIBLITY:

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporation
- relevant municipality
- relevant Housing Authority

PURPOSE:

To provide suitable rental accommodation for families, who, because of their low income cannot obtain adequate housing for their needs.

ELIGIBILITY:

1. Client

(a) Eligibility is basically determined by family composition, income, present accommodation and residency.

(b) Applicants must have resided in the relevant community for (12) consecutive months within the previous three years or, having been a former resident of the relevant municipality for a minimum of 60 months, can provide evidence on medical or compassionate grounds of eligibility.

(c) Selection of tenants is carried out by the local Housing Authority based on a point system.

FORM OF ASSISTANCE:

(a) Self-contained units with stove and refrigerator.

(b) Rent is based on a rent-to-income ratio and may vary from 16.7% of family income to 25% of family income with appropriate reductions for services not provided and reduction for each child.

(c) A grant in lieu of taxes paid to the municipality in order to help defray the municipality's share of the operating deficit.

APPLICATION PROCEDURE:

Applications or information may be obtained from relevant Housing Authorities.

PUBLIC HOUSING - SENIOR CITIZENS

RESPONSIBILITY:

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporation
- relevant municipality
- relevant Housing Authority

PURPOSE:

To provide affordable, comfortable living accommodations for the senior citizens of Nova Scotia. Units are fully self-contained bachelor or one-bedroom suites. Some units are designed for handicapped tenants.

ELIGIBILITY:

1. Client

(a) Must be 58 years of age or older, who is physically and mentally self-sufficient.
(b) Must have been resident in the particular community for twelve (12) consecutive months within the three years prior to applying or, having been a former resident of the relevant municipality for a minimum of 60 months, can provide evidence on medical or compassionate grounds of eligibility.
(c) There is no income ceiling; priority is given to applicants in the lower income groups.

FORM OF ASSISTANCE:

(a) Tenants pay 16.7% to 25% of their gross income. At present, there are 6,200 units of Senior Citizens Housing administered by local Housing Authorities.
(b) Grants in lieu of taxes apply here also.

APPLICATION PROCEDURE:

Applications may be made to the office of the particular Housing Authority and further information may be obtained from any of the Department of Housing's four Regional Offices.

PUBLIC NON-PROFIT HOUSING

RESPONSIBILITY:

- Nova Scotia Department of Housing
- Canada Mortgage and Housing Corporation
- Public Non-Profit Housing Group
- Relevant Municipality

PURPOSE:

To provide accommodation to those persons requiring special care due to physical or mental infirmities.

ELIGIBILITY:

- Public Non-Profit Groups organized to represent and made up of Provincial or Municipal representatives (members of municipal councils, etc.) Public Non-Profit Groups work through the Nova Scotia Department of Housing.

FORM OF ASSISTANCE:

(a) Financing is provided by the Municipal Finance Corporation and the loan must be guaranteed by the sponsoring municipal unit.

(b) Canada Mortgage and Housing Corporation provides a subsidy, if required, in the form of a write-down on the interest rate on the loan from the current rate to 2%.

(c) Should the write-down not provide sufficient assistance, the Province of Nova Scotia will share in the operating loss, dollar for dollar with the municipality, until the Provincial Share reaches a maximum of 12.5% of the operating deficit or 25% of the Federal Contribution, whichever is less. Any further deficit must be handled by the municipality.

(d) Costs associated with the care portion of a project are handled through a per-diem rate, which is cost shared by the Municipal Unit and the Department of Social Services.

APPLICATION PROCEDURES:

The Public Non-Profit Group, after having been incorporated, advises the Nova Scotia Department of Housing of the project they wish to undertake. Such projects may be new construction or the acquisition and conversion of existing units. The group must also indicate the "all in" cost of the project, the estimated revenue from rentals and the cost of operation.

Further details may be obtained from any of the Departmentof Housing's Regional Offices or Head Office.

SELF-HELP HOUSING PROGRAM

RESPONSIBILITY: Nova Scotia Department of Housing

PURPOSE: To provide funds to lower and middle income families for the construction or purchase of new (never occupied) modest houses for owner occupancy.

ELIGIBILITY:

1. Client
   - (a) Maximum qualifying family income is $33,000. Family income is defined as the total income of all family wage earners, not including Family Allowance.
   - (b) Only two person households qualify.
   - (c) Applicant's financial situation must be such that they can afford home ownership.
2. Dwelling
   - (a) Must be single family dwelling.
   - (b) House plans will be approved under the following guidelines:

1. Main floor area of bungalows and split entries cannot exceed 1,100 square feet in total.
2. Main floor and upper floor area of a 1½ to 2 storey unit cannot exceed 1,360 square feet in total.
3. Must be designed without non-essentials such as fireplaces and carports.

FORM OF ASSISTANCE:

- (a) Mortgages of up to $57,000.
- (b) Loan amounts cannot exceed 95 per cent of estimated reproduction value of the unit.
- (c) Interest rate will be the Provincial Borrowing Rate plus one-half per cent for administration.
- (d) Interest rate will be fixed for the life of the Mortgage.
- (e) Maximum mortgage of 25 years.

APPLICATION PROCEDURE: Contact any of the Department of Housing's four Regional Offices.

SENIOR CITIZENS ASSISTANCE PROGRAM

RESPONSIBILITY: - Nova Scotia Department of Housing

PURPOSE: To assist senior citizens wishing to remain in their own homes but who cannot afford to carry out the necessary repairs.

ELIGIBILITY:

1. Client
   - **(a)** Either spouse must be 65 years of age or over.
   - **(b)** Priority is given to applicants with a combined annual income of $12,000 or less.
   - **(c)** Must own, be part owner or have a life interest and must reside in the dwelling for which the application was made.

2. Dwelling
   - **(a)** Must be principal residence of applicant.
   - **(b)** Must be single family unit and may be detached, one unit of row housing, or mobile home.

FORM OF ASSISTANCE:

- **(a)** Forgiveable loan of up to $3,000.
- **(b)** Loans secured by a loan agreement.
- **(c)** Loans are forgiven at the rate of $83.33 per month as long as the recipient continues to own and occupy the premises.
- **(d)** If title is transferred the unforgiven balance becomes due and payable.

APPLICATION PROCEDURE: Contact the Nova Scotia Department of Housing's Regional Office serving your area.

SMALL LOANS ASSISTANCE PROGRAM

RESPONSIBILITY: Nova Scotia Department of Housing

PURPOSE: To provide low interest loans up to $5,000 for repairs, alterations or additions to single family homes for completion or partial completion of a single family home and for the conversion of larger, single family homes into self-contained apartment units (maximum of 2 units).

ELIGIBILITY:

1. Client
   - (a) Must own and reside in the dwelling for which the application is made.
   - (b) Must have an adjusted family income of less than $17,000 per annum. (Gross family income less $1,000 for a working spouse and $500 for each dependent child).
   - (c) Applicants must have a good credit rating.
   - (d) Total housing indebtedness must not exceed 27 per cent of gross family income. (Principal, interest and taxes for housing related loans).
2. Dwelling
   - (a) Must be principal residence of applicant.
   - (b) Must be single family unit and may be detached, semi-detached, a mobile home or unit of row housing.
   - (c) Total outstanding charges must not exceed 75 per cent of the property's appraised value.

FORM OF ASSISTANCE:

- (a) Loans available up to $5,000.
- (b) Maximum term of loan is five years.
- (c) Interest Rate

income less than $12,000	8 per cent
income less than $14,000	10 per cent
income less than $17,000	Provincial Borrowing Rate

- (d) Loans are secured by a first or second mortgage on the dwelling.
- (e) If title to the property is transferred, the balance becomes due and payable.

APPLICATION PROCEDURE: Contact the nearest office of the Department of Housing, serving your area.

PROVINCIAL HOUSING EMERGENCY REPAIR PROGRAM

RESPONSIBILITY: Nova Scotia Department of Housing

PURPOSE: To provide assistance to those persons on low incomes who cannot afford to carry out the emergency repairs required to ensure the preservation of their home as a habitable unit.

ELIGIBILITY:

1. Client
   - (a) Priority will be given to those having a combined income of less than $6,000 per annum.
   - (b) Must own, be part owner or have a life interest in the dwelling for which the application is made and must occupy the dwelling.
   - (c) Only houses having severe health and safety hazards will considered for this program.
2. Dwelling
   - (a) Must be principal residence of applicant.
   - (b) Must be single family unit and may be detached, semi-detached, a mobile home or one unit of row housing.

FORM OF ASSISTANCE: A one time only grant of up to $2,500 for labour and materials.

APPLICATION PROCEDURE: Contact the Nova Scotia Department of Housing's Regional Office serving your area.

RURAL AND NATIVE HOUSING

RESPONSIBILITY:

The Nova Scotia Department of Housing (financial contribution 25%)
Canada Mortgage and Housing Corporation (financial contribution 75%)
A non-profit organization (delivery group)

PURPOSE:

To provide assistance for low income families in rural areas of Nova Scotia to acquire adequate housing, either new construction or the acquisition and repair of an existing unit.

ELIGIBILITY:

1. Client
   (a) Must reside in a community or area having a population of 2,500 or less.
   (b) Priority is given to those persons having the poorest housing, the lowest income and the largest families.
2. Dwelling
   (a) Single family units, either newly constructed or existing.

FORM OF ASSISTANCE:

Individual loans are made for private ownership of single family units and are repaid over 25 years. Payments are based on income and may vary from as low as $22.00 per month to 25% of family income. Where individual payments are insufficient to meet full amortization charges, (principal, interest and taxes) the Federal/Provincial Partnership will make up the difference on a 75%/25% ratio. The maximum loan is $52,500.

APPLICATION PROCEDURE:

Applications are made through the non-profit delivery group operating in the particular area. Applications are then forwarded to CMHC and DOH for approval.

LAND DEVELOPMENT PROGRAM

RESPONSIBILITY : Nova Scotia Department of Housing

PURPOSE: To increase the supply of serviced land in Nova Scotia and to create well planned, new communities to meet the housing needs of Nova Scotians.

ELIGIBILITY:

1. Client
   - (a) Members of the public.
   - (b) Small and large builders.
   - (c) Commercial and institutional developers.
2. Projects
   - (a) The Nova Scotia Department of Housing has an extensive program of land acquisition and development, creating entire new communities encompassing all types of public and private housing as well as commercial and institutional areas. Substantial projects of this nature have been undertaken in the Halifax-Dartmouth Metropolitan area, Cole Harbour, Lower Sackville, Middle Sackville and Sydney. A number of smaller projects have been undertaken in various locations throughout the Province.

FORM OF ASSISTANCE: The Nova Scotia Department of Housing undertakes the financing, acquisition of land, total planning of the project, servicing of the land and selling of the building sites be they single family, duplex, townhouse, multi-family, commercial or institutional.

APPLICATION PROCEDURE: Contact any of the Department of Housing's Regional Offices or the Forest Hills Sales and Information Office.

ACCESS-A-HOME PROGRAM
(HOME ADAPTION PROGRAM)

RESPONSIBILITY: Nova Scotia Department of Housing

PURPOSE: To assist persons or family members whose mobility is limited to wheelchairs.

ELIGIBILITY:

1. Client
   - (a) Applicant or member of applicant's family must be limited to a wheelchair by reason of a long term disability.
   - (b) Applicants must own, be part owner or have a life interest in, and must reside in the dwelling for which the application was made.
2. Dwelling
   - (a) Must be principal residence of the applicant and the person limited to a wheelchair.
   - (b) Must be single family unit and may be detached, semi-detached, or a mobile home or one unit of row housing.
   - (c) Must be an existing home.
3. Eligible work
   - (a) Elimination of architectural barriers which restrict the use of a wheelchair.
   - (b) Elimination of architectural barriers must be of a permanent nature.

FORM OF ASSISTANCE:

- (a) Participants with a gross family income of $0 to $15,000 per annum will receive a grant of 90% of the first $1,500 of approved work and materials in place, which grant shall not exceed $1,350.00.
- (b) Participants with a gross family income of $15,001 to $30,000 per annum will receive a grant of 70% of the first $1,500 of approved work and materials in place which grant shall not exceed $1,050.00
- (c) Participants with a gross family income of above $30,000 per annum will receive a grant of 50% of the first $1,500 of approved work and materials in place which grant shall not exceed $750.00.

APPLICATION PROCEDURE: Contact the Nova Scotia Department of Housing's Regional Office serving your area.

BRIDGE FINANCING FOR PRIVATE NON-PROFIT HOUSING CO-OPERATIVES

RESPONSIBILITY: Nova Scotia Department of Housing

PURPOSE: To provide Private Non-Profit Housing Co-operatives undertaking new construction projects with up to 10 per cent of their approved capital cost as interim financing.

ELIGIBILITY: Bona fide Private Non-Profit Housing Co-operatives

FORM OF ASSISTANCE: Loans required by Private Non-Profit Housing Co-operatives for costs related to design, installation of sewer and water, legal services, etc. The interest rate to be charged on loans made is the provincial borrowing rate plus one-half per cent for administration purposes.

Repayment is completed by the time of the final project advance or the final completion of the project, whichever is earlier.

APPLICATION PROCEDURE: Contact the nearest office of the Department of Housing serving your area.